ABSTRACT OF THE DISCLOSURE

[0071]   An intelligent agent is configured to determine whether a product or a service satisfies preferences established by a party. The intelligent agent is also configured to use personal data associated with the party such as a historical purchase activity, a potential future purchase activity, or information related to a group to which the party is a member in order to customize a price for the product or the service. The intelligent agent, dispatched from a client to a server, customizes the price for the product or the service based upon the personal data associated with the party or a pricing policy of the supplier. The product or the service is purchased without disclosing the identity of the party.